B1 (Official Form 1 Case) 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main UNITED STATES BANKRUPTCY DOOR MENT Page 1 of 44 **VOLUNTARY PETITION** NORTHERN DISTRICT OF ILLINOIS, WESTERN DIVISION Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Crawford, Jessica C. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): 3876 (if more than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 2404 Achilles Ln. Crystal Lake, Illinois 60014 ZIP CODE ZIP CODE County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: **MCHENRY** Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Х Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign Chapter 11 See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Main Proceeding Chapter 12 Chapter 15 Petition for Corporation (includes LLC and LLP) Railroad П Chapter 13 Recognition of a Foreign Partnership Stockbroker Other (If debtor is not one of the above entities, check Commodity Broker Nonmain Proceeding this box and state type of entity below.) Clearing Bank Other Tax-Exempt Entity Nature of Debts **Chapter 15 Debtors** (Check box, if applicable.) (Check one box.) Country of debtor's center of main interests: X Debts are primarily consumer ☐ Debts are Debtor is a tax-exempt organization debts, defined in 11 U.S.C. primarily Each country in which a foreign proceeding by, regarding, or under title 26 of the United States § 101(8) as "incurred by an business debts. against debtor is pending: Code (the Internal Revenue Code). individual primarily for a personal, family, or household purpose." Filing Fee (Check one box.) Chapter 11 Debtors Check one box: X Full Filing Fee attached. Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment Filing Fee waiver requested (applicable to chapter 7 individuals only). Must on 4/01/16 and every three years thereafter). attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. X Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 50-99 100-199 200-999 5.001-10.001-25,001-50.001-1-49 1.000-Over 50,000 100,000 5,000 10,000 25,000 100,000 Estimated Assets Х \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$500,000 to \$1 billion \$1 billion \$100,000 to \$1 to \$10 to \$50 to \$100 to \$500 million million million million million Estimated Liabilities \Box \Box П П \$0 to \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than

\$50,000

\$100,000

\$500,000

to \$1

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to \$10

million

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to \$100

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to \$1 billion

\$1 billion

	(Case) 15-81979 Doc 1 Filed 07/31/15	Entered 07/31/15 14:58:12	Desc Main Page 2
	pe completed and filed in every case.)	Page₁2of₁44Crawford, Jessica	C
Location	uptcy Cases Filed Within Last 8 Years (If more than two, attach additional Cases Filed Within Last 8 Years)	tional sheet.) Case Number:	Date Filed:
Where Filed: Note Location	ONE	Case Number:	Date Filed:
Where Filed:	ptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor		Date Piled.
Name of Debtor:	NONE	Case Number:	Date Filed:
District:		Relationship:	Judge:
10Q) with the Second the Securities E	Exhibit A d if debtor is required to file periodic reports (e.g., forms 10K and curities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.) is attached and made a part of this petition.	Exhibit (To be completed if debte whose debts are primarily I, the attorney for the petitioner named in the informed the petitioner that [he or she] may pof title 11, United States Code, and have expsuch chapter. I further certify that I have deliby 11 U.S.C. § 342(b). X Signature of Attorney for Debtor(s) Bar No.: 6199079	or is an individual y consumer debts.) foregoing petition, declare that I have proceed under chapter 7, 11, 12, or 13 plained the relief available under each
	Exhib	oit C	
_	win or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	ıblic health or safety?
	xhibit C is attached and made a part of this petition.		
X No.			
X Exhibit D, c	by every individual debtor. If a joint petition is filed, each spouse mucompleted and signed by the debtor, is attached and made a part of this etition: also completed and signed by the joint debtor, is attached and made a part of this etition.	s petition.	
X	Information Regarding (Check any app Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 day	plicable box.) of business, or principal assets in this District	for 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general part		
	Debtor is a debtor in a foreign proceeding and has its principal place no principal place of business or assets in the United States but is a District, or the interests of the parties will be served in regard to the r	e of business or principal assets in the United State a defendant in an action or proceeding [in a fee	
	Certification by a Debtor Who Resides (Check all appli	= -	
	Landlord has a judgment against the debtor for possession of debt	tor's residence. (If box checked, complete the fo	ollowing.)
		(Name of landlord that obtained judgment)	
		(Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi		
	Debtor has included with this petition the deposit with the court of of the petition.	f any rent that would become due during the 30-	-day period after the filing
	Debtor certifies that he/she has served the Landlord with this certi	ification. (11 U.S.C. § 362(l)).	

and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 4 of 44

B6A (Official Form 6A) (12/07)

In re Jessica C. Crawford,		Case No.	
	Debtor		(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	Husband, Wife, Joint, or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
	Т	`otal ▶	\$0.00	

(Report also on Summary of Schedules.)

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 5 of 44

B 6B (Official Form 6B) (12/2007)

In re Jessica C. Crawford,		Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on Hand		\$1.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		TCF Bank Checking Account		\$238.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		ComEd Deposit		\$85.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household Goods and Furnishings		\$200.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Wearing Apparel		\$50.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 6 of 44

B 6B (Official Form 6B) (12/2007)

In re Jessica C. Crawford,		Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

(Continuation Sheet)					
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14. Interests in partnerships or joint ventures. Itemize.	X				
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х				
16. Accounts receivable.	X				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22. Patents, copyrights, and other intellectual property. Give particulars.	X				
23. Licenses, franchises, and other general intangibles. Give particulars.	X				

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 7 of 44

B 6B (Official Form 6B) (12/2007)

In re Jessica C. Crawford,		Case No.	
	Debtor		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)					
TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	Husband, Wife, Joint, Or Community	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2012 Mazda 3 (40,000 Miles) (Joint with Boyfriend)		\$7,750.00	
26. Boats, motors, and accessories.	X				
27. Aircraft and accessories.	X				
28. Office equipment, furnishings, and supplies.	X				
29. Machinery, fixtures, equipment, and supplies used in business.	X				
30. Inventory.	X				
31. Animals.		Household Pet Cat		\$0.00	
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	X				
35. Other personal property of any kind not already listed. Itemize.	X				

2 continuation sheets attached Total ►

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

\$8,324.00

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 8 of 44

B6C (Official Form 6C) (04/13)

In re	Jessica C. Crawford,	Case No.	
	Debtor		(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceed
Check one box)	\$155,675.*
7 11 H S C 8 522(b)(2)	

☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash on Hand	735 ILCS 5/12- 1001(b)	\$1.00	\$1.00
TCF Bank Checking Account	735 ILCS 5/12- 1001(b)	\$238.00	\$238.00
Household Goods and Furnishings	735 ILCS 5/12- 1001(b)	\$200.00	\$200.00
Wearing Apparel	735 ILCS 5/12- 1001(a),(e)	\$50.00	\$50.00
ComEd Deposit	735 ILCS 5/12- 1001(b)	\$85.00	\$85.00

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Entered 07/31/15 14:58:12 Desc Main Doc 1 Filed 07/31/15 Case 15-81979 Page 9 of 44 Document

B 6D (Official Form 6D) (12/07)

In re Jessica C. Crawford		Case No.	
Del	otor		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

(Use only on last page)

11,471.00 0.00

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 10 of 44

B 6E (Official Form 6E) (04/13)

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In	re	

Jessica C. Crawford , Case No. (if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or th cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.6 § 507 (a)(9).
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Jessica C. Crawford , Case No. ______

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(if known)

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Debtor

Check this box if debtor has no c	creditor	s holding uns	secured claims to report on this Sched	ule F.			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER See instructions above.	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 1787							
Alexian Brothers Health Systems 800 Biesterfield Road Elk Grove Village, IL 60007 Full Account No.: xxx xx 3876; F000531787			Medical Services		x		\$2,232.10
ACCOUNT NO. XXXX							
Capital One PO Box 30285 Salt Lake City, UT 84130-0285 Full Account No.: 412174831063xxxx			Credit Card Charges		x		\$4,660.00
Additional Contacts for Capital One (x Portfolio Recovery 120 Corporate Blvd. Norfolk, VA 23502 Freedman Anselmo Lindberg LLC P O Box 3228 Naperville, IL 60566-7228	xxxx):						
Comcast Cable 4450 Kishwaukee Street Rockford, IL 61109 Full Account No.: 4248xxxx			General Services		x		\$778.00
			(Use only on last page of the	complete	7	ototal➤ Fotal➤ dule F.)	\$ 7,670.10

In re Jessica C. Crawford	, Case No.	
Debtor	(if	known)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Additional Contacts for Comcast Cabl	e (xxxx	():					
SW Credit Systems Inc. 4120 International Pkwy Ste 100 Carrollton, TX 75007							
ACCOUNT NO. XXXX							
HSBC Card Services P.O. Box 80084 Salinas, CA 93912-0084 Full Account No.: 515598006937xxxx			Credit Card Charges		x		\$553.00
Additional Contacts for HSBC Card Se	ervices	(xxxx):					
Portfolio Recovery 120 Corporate Blvd. Norfolk, VA 23502							
ACCOUNT NO. XXXX							
Illinois Student Assistance Commission P.O. Box 235 Deerfield, IL 60015 Full Account No.: 2764xxxx			Student Loan		x		\$24,269.00
				-	-		
Sheet no. 1 of 4 continuation shall to Schedule of Creditors Holding Unsecure Nonpriority Claims	neets atta	ached			Sub	ototal≻	\$ 24,822.00
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liab	olicable o	ed Sched n the Sta	tistical	\$

B 6F (Official Form Case 15781979	Doc 1	Filed 07/31/15	Entered 07/31/15 14:58:12	Desc Main
2 01 (01110111 1 0111 01) (12/07) 20111			Page 13 of 44	

In re Jessica C. Crawford		Case No
Debtor	-,	(if known)

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX							
JCPenney Credit Services customer service C/O SYNCB P.O. Box 965009 Orlando, FL 32896-5009 Full Account No.: 600889535032xxxx			Credit Card Charges		х		\$532.00
ACCOUNT NO		Ι	ı				
ACCOUNT NO. XXXX KinderCare Learning Centers 308 North Mulford Road Rockford, IL 61107 Full Account No.: 3941669xxxx			Child's Education		x		\$2,997.00
I.C. Systems, Inc. 444 Highway 96 East PO Box 64378 St. Paul, MN 55164-0378							
ACCOUNT NO. XXXX	l		1	l	l		
Medical Radiology Consultants 1555 Barrington Road # 1400 Hoffman Estates, IL 60169 Full Account No.: 1484xxxx			Medical Services		x		\$436.00
	•			•	•		
Sheet no. 2 of 4 continuation sl to Schedule of Creditors Holding Unsecure Nonpriority Claims		ached			Sub	total≻	\$ 3,965.00
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$

In re Jessica C. Crawford	, Case No.	
Debtor	(if	known)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Additional Contacts for Medical Radio State Collection Service PO Box 6250 Medican Mu 52704	ology C	onsultants (x	xxx):				
Madison, WI 53701 ACCOUNT NO. XXXX					I	<u> </u>	
Nelnet 3015 South Parker Road, Suite 400 Aurora, CO 80014-2904 Full Account No.: 90000010361xxxx; 90000017476xxxx; 90000022912xxxx			Student Loan		x		\$17,783.19
Additional Contacts for Nelnet (xxxx): Department of Education PO Box 740283 Atlanta, GA 740283-0283							
ACCOUNT NO. 0540 Santander Consumer USA Attn: Bankruptcy Dept. PO Box 560284 Dallas, TX 75356-0284 Full Account No.: 3000012990540			Repossessed Vehicle Deficiency		x		\$938.00
Sheet no. 3 of 4 continuation sl to Schedule of Creditors Holding Unsecure Nonpriority Claims	neets atta	ached			Sub	total➤	\$ 18,721.19
		(Report	(Use only on last page of the also on Summary of Schedules and, if ap Summary of Certain Liab	olicable o	ed Sched n the Sta	tistical	\$

B 6F (Official Form GASE) 15-81979	Doc 1	Filed 07/31/15	Entered 07/31/15 14:58:12	Desc Mair
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In re Jessica C. Crawford		Case No
Debtor	-,	(if known)

(Continuation Sheet)

			(,				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. XXXX							
Sprint PO Box 8077 London, KY 40742 Full Account No.: 104949xxxx			General Services		x		\$745.00
Additional Contacts for Sprint (xxxx):							
AFNI, Inc. PO Box 3097 Bloomington, IL 61702-3097							
Target Card Services PO Box 673 Minneapolis, MN 55440-0673 Full Account No.: 33878xxxx			Credit Card Charges		x		\$547.00
Additional Contacts for Target Card Se	ervices ((xxxx):	,		•		
Midland Funding 8875 Aero Dr. Suite 200 San Diego, CA 92123 Sheet no. 4 of 4 continuation sh to Schedule of Creditors Holding Unsecured	eets attac	hed			Sub	total➤	\$ 1,292.00
Nonpriority Claims							
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable o	ed Sched n the Sta	tistical	\$ 56,470.29

Case 15-81979	Doc 1	Filed 07/31/15	Entered 07/31/15 14:58:12	Desc Main
B 6G (Official Form 6G) (12/07)	Document	Page 16 of 44	

In re Jessica C. Crawford, Case No.	Debtor	(if known)	
	In re Jessica C. Crawford.	Case No.	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

		Debtor		(if l	known)	
In re Jessica C. Crawford,			Case No.			
B 6H (Official Form 6H) (12/07)		Document	Page 17 of 44			
Case 15-81979	Doc 1		Entered 07/31/2	15 14:58:12	Desc Main	

SCHEDULE H - CODEBTORS

 \square Check this box if debtor has no codebtors.

	NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
1 IL		Chrysler Capital Account No.: xxxx PO Box 961275 Fort Worth, TX 76161

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 18 of 44

Fill in this information to identify	your case:					
Debtor 1 Jessica C. Craw	uford.					
Debtor 1 Jessica C. Craw First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name				
United States Bankruptcy Court for: No	rthern District of Illir	nois				
Case number				Check if t	his is:	
(If known)					nended filing	
					plement showing post-	
O#:-!-! E D 0!				chapte	er 13 income as of the	following date:
Official Form B 6I				MM / DI	D/YYYY	
Schedule I: You	ır Income					12/13
Be as complete and accurate as posupplying correct information. If you figure in the separate sheet to this form. On the separate sheet to this form. Describe Employment	ou are married and not fili use is not filing with you, o e top of any additional pag	ng jointly, and you do not include info	ır spouse rmation a	is living with y bout your spo	you, include information ouse. If more space is n	n about your spouse eeded, attach a
Fill in your employment						
information.		Debtor 1			Debtor 2 or non-fil	ing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	☐ Employed ☐ Not employe	d		☐ Employed ☐ Not employed	
Include part-time, seasonal, or						
self-employed work. Occupation may Include student or homemaker, if it applies.	Occupation					
, 11	Employer's name					
	Employer's address					
	Employer's address	Number Street			Number Street	
		City	State ZI	P Code	City	State ZIP Code
	How long employed then	re?				
Part 2: Give Details About	t Monthly Income					
Estimate monthly income as of spouse unless you are separated If you or your non-filing spouse he below. If you need more space, a	l. ave more than one employe	er, combine the infor		,	•	, ,
			F	or Debtor 1	For Debtor 2 or	
List monthly gross wages, sal deductions). If not paid monthly,			2.		non-filing spouse	
3. Estimate and list monthly over	rtime pay.		3. + \$_		+ \$0.00	
4. Calculate gross income. Add li	ne 2 + line 3.		4. \\ \\$_\(\begin{array}{c} \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\	0.00	\$ <u>0.00</u>	

Middle Name

Document

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Page 19 of 44

Debtor 1

Jessica C. Crawford

Last Name

Case number (if known)_

		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	→ 4.	\$_0.00	\$ 0.00
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions	5a.	\$	§ 0.00
5b. Mandatory contributions for retirement plans	5b.	\$	\$ 0.00
5c. Voluntary contributions for retirement plans	5c.	\$	\$ 0.00
5d. Required repayments of retirement fund loans	5d.	\$	\$ <u>0.00</u>
5e. Insurance	5e.	\$	<u>\$</u> 0.00
5f. Domestic support obligations	5f.	\$	<u>\$</u> 0.00
5g. Union dues	5g.	\$	\$ 0.00
5h. Other deductions. Specify:	5h.	+\$	+ \$ <u>0.00</u>
6. Add the payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$ <u>0.00</u>	\$ <u>0.00</u>
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ <u>0.00</u>	\$ <u>0.00</u>
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm			
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$ <u>0.00</u>	<u>\$</u> 0.00
8b. Interest and dividends	8b.	§ 0.00	§ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	ent		
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$ <u>500.00</u>	\$ <u>0.00</u>
8d. Unemployment compensation	8d.	\$ <u>0.00</u>	\$ <u>0.00</u>
8e. Social Security	8e.	\$ <u>0.00</u>	\$_ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistar that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	nce 8f.	\$	\$ <u>0.00</u>
		\$ 0.00	_{\$} 0.00
8g. Pension or retirement income	8g.	\$ <u>0.00</u>	
8h. Other monthly income. Specify:	8h.	+\$	+\$0.00
9. Add all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$ <u>500.00</u>	\$ <u>0.00</u>
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filling spouse.	10.	\$ <u>500.00</u>	+ \$\sum_{0.00} = \$\sum_{500.00}
11. State all other regular contributions to the expenses that you list in Schee	dule J	<i>l</i> .	
Include contributions from an unmarried partner, members of your household, other friends or relatives.	your d	ependents, your roo	ommates, and
Do not include any amounts already included in lines 2-10 or amounts that are	not av	vailable to pay expe	
Specify:			11. + \$ <u>0.00</u>
12. Add the amount in the last column of line 10 to the amount in line 11. The Write that amount on the Summary of Schedules and Statistical Summary of C			1 ₀ 500 00
			Combined monthly income
13. Do you expect an increase or decrease within the year after you file this No.	torm?	•	
Yes. Explain:			

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 20 of 44

Fill in this information to identify your case:					
Debtor 1 Jessica C. Crawford First Name Middle Name	Last Name		Check if this is:		
Debtor 2 (Spouse, if filing) First Name Middle Name	Last Name		☐ A supplement	•	-petition chapter 13
United States Bankruptcy Court for: Northern Dis	trict of Illinois			of the following	
Case number(If known)			MM / DD / YYY	<u>Y</u>	
· , ,				ing for Debtor 2 eparate house	2 because Debtor 2
Official Form B 6J			mamams a s	eparate nouse	noid
Schedule J: Your Exp	enses				12/13
Be as complete and accurate as possible. If two information. If more space is needed, attach and (if known). Answer every question.					
Part 1: Describe Your Household					
1. Is this a joint case?					
X No. Go to line 2.☐ Yes. Does Debtor 2 live in a separate hous	sehold?				
NoYes. Debtor 2 must file a separate S	chedule J.				
2. Do you have dependents?		Donandant's	relationship to	Dependent's	Does dependent live
	out this information for pendent	Debtor 1 or D		age	with you?
Do not state the dependents' names.	•	Son		<u>7</u>	□ No □ Yes
names.		Daughte	r	3	☐ No
					X Yes
					☐ No☐ Yes
					□ No
					☐ Yes
					☐ No ☐ Yes
3. Do your expenses include expenses of people other than yourself and your dependents?					L Tes
· · ·					
Part 2: Estimate Your Ongoing Monthly	<u> </u>		fa a. a. a	Chantan 42 a	
Estimate your expenses as of your bankruptcy is expenses as of a date after the bankruptcy is file applicable date.		_			
Include expenses paid for with non-cash govern	nment assistance if you	ı know the va	lue		
of such assistance and have included it on Scho	-		-	Your expe	nses
 The rental or home ownership expenses for any rent for the ground or lot. 	your residence. Include	first mortgage	payments and 4.	\$ <u>0.00</u>	
If not included in line 4:				0.00	
4a. Real estate taxes			4a.	\$ <u>0.00</u>	
4b. Property, homeowner's, or renter's insurar			4b.	\$ 0.00	
4c. Home maintenance, repair, and upkeep ex			4c.	\$ <u>0.00</u> \$ 0.00	
 4d. Homeowner's association or condominium 	4d.	\$0.00			

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 21 of 44

Debtor 1

Jessica C. Crawford
First Name Middle Name Last Name

Case number (if known)_

			Your expenses
			\$ 0.00
5.	Additional mortgage payments for your residence, such as home equity loans	5.	Ψ
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$ <u>0.00</u>
	6b. Water, sewer, garbage collection	6b.	\$ <u>0.00</u>
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ <u>0.00</u>
	6d. Other. Specify:	6d.	\$ <u>0.00</u>
7.	Food and housekeeping supplies	7.	<u>\$</u> 250.00
8.	Childcare and children's education costs	8.	\$ <u>50.00</u>
9.	Clothing, laundry, and dry cleaning	9.	<u>\$150.00</u>
10.	Personal care products and services	10.	\$ <u>0.00</u>
11.	Medical and dental expenses	11.	\$ <u>0.00</u>
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$ <u>0.00</u>
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ <u>0.00</u>
14.	Charitable contributions and religious donations	14.	\$ <u>0.00</u>
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$ <u>0.00</u>
	15b. Health insurance	15b.	\$ <u>0.00</u>
	15c. Vehicle insurance	15c.	\$ <u>0.00</u>
	15d. Other insurance. Specify:	15d.	\$ <u>0.00</u>
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$ <u>0.00</u>
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$ 0.00
	17b. Car payments for Vehicle 2	17b.	\$ 0.00
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
18.		18.	\$ <u>0.00</u>
19.	Other payments you make to support others who do not live with you.		. 0.00
	Specify:	19.	\$ <u>0.00</u>
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inco	me.	
	20a. Mortgages on other property	20a.	\$ <u>0.00</u>
	20b. Real estate taxes	20b.	\$ <u>0.00</u>
	20c. Property, homeowner's, or renter's insurance	20c.	\$ <u>0.00</u>
	20d. Maintenance, repair, and upkeep expenses	20d.	\$ <u>0.00</u>
	20e. Homeowner's association or condominium dues	20e.	\$ <u>0.00</u>

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main

Last Name

Page 22 of 44 Document Jessica C. Crawford
First Name Middle Name

Case number (if known)_

21. Oth e	r. Specify:	21.	+\$ 0.00
	monthly expenses. Add lines 4 through 21.		\$450.00
The	esult is your monthly expenses.	22.	Ψ
23. Calc ı	ate your monthly net income.		500.00
23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$ <u>500.00</u>
23b.	Copy your monthly expenses from line 22 above.	23b.	- \$450.00
23c.	Subtract your monthly expenses from your monthly income.		_{\$} 50.00
	The result is your monthly net income.	23c.	
24. Do y o	u expect an increase or decrease in your expenses within the year after you file this form?		
	ample, do you expect to finish paying for your car loan within the year or do you expect your age payment to increase or decrease because of a modification to the terms of your mortgage?		
☐ No			
☐ Ye	Explain here:		

Debtor 1

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 23 of 44

B 6 Summary (Official Form 6 - Summary) (12/14)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re Jessica C. Crawford	_, Case No
Debtor	
	Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 8,324.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 11,471.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	1		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	5		\$ 56,470.29	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	2			\$ 500.00
J - Current Expenditures of Individual Debtors(s)	YES	3			\$ 450.00
ТС	TOTAL		\$ 8,324.00	\$ 67,941.29	

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re Jessica C. Crawford ,	Case No
Debtor	
	Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

 \Box Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Am	ount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	42,052.19
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	42,052.19

State the following:

Average Income (from Schedule I, Line 12)	\$ 500.00
Average Expenses (from Schedule J, Line 22)	\$ 450.00
Current Monthly Income (from Form 22A-1 Line 11; OR , Form 22B Line 14; OR , Form 22C-1 Line 14)	\$ 500.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 56,470.29
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 56,470.29

Jessica C. Crawford	Case No.
Debtor	 (if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have reamy knowledge, information, and belief.	d the foregoing summary and schedules, consisting of 22 sheets, and that they are true and correct to the best of
Date July 9, 2015	Signature:
	Jessica C. Crawford Debtor
Date	Signature:
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
	TURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
the debtor with a copy of this document and the notices a promulgated pursuant to 11 U.S.C. § 110(h) setting a ma	cruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been aximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum ebtor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, who signs this document.	state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner
Address	
v	
X	Date
•	als who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual: additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the p 18 U.S.C. § 156.	rovisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PEN	NALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
I, the	
Date	
	Signature:
	[Print or type name of individual signing on behalf of debtor.]
	corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B 1D (Official Form 1, Exhibit D) (12/09)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re Jessica C. Crawford	Case No.	
Debtor		

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☑ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

	Case 15-81979	Doc 1	Filed 07/31/15 Document	Entered 07/31/15 14:58:12 Page 27 of 44	Desc Main
B 1D (Off	icial Form 1, Exh. D) (12/09)) – Cont.	Doddinent	1 ago 27 01 44	
	in the services duri- stances merit a tem	ng the fiv	e days from the ti	ng services from an approved age me I made my request, and the fo counseling requirement so I can	ollowing exigent
within the age develo case. A maxim	the first 30 days a ency that provided ped through the a any extension of th num of 15 days. Yo	fter you the coungency. Fa e 30-day our case t	file your bankrunseling, together ailure to fulfill the deadline can be may also be dism	u must still obtain the credit co ptcy petition and promptly file with a copy of any debt manag ese requirements may result in granted only for cause and is li issed if the court is not satisfied ving a credit counseling briefin	a certificate from ement plan dismissal of your mited to a with your reasons
	☐ 4. I am not requ	uired to re	eceive a credit cou	inseling briefing because of:	
	or mental deficience to financial respon Disability being unable, after telephone, or through	cy so as to sibilities. ity. (Definer reasonable igh the In	o be incapable of a); ned in 11 U.S.C. § ble effort, to partic	§ 109(h)(4) as impaired by reason realizing and making rational decipate in a credit counseling briefit combat zone.	isions with respect d to the extent of
counse				administrator has determined that apply in this district.	at the credit
	I certify under pe	nalty of l	perjury that the	information provided above is t	rue and correct.
Signatu	ure of Debtor:				
Date:					

B 7 (Official Form 7) (04/13)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re:	Jessica C. (Crawford	Case No			
		Debtor	(if known)			
		STATEMI	ENT OF FINANCIAL AFFAIRS			
	1. Income	from employment or operation	on of business			
None	the debte beginning two years the basis of the de- under ch	or's business, including part-ting of this calendar year to the dars immediately preceding this cas of a fiscal rather than a calend obtor's fiscal year.) If a joint pet	ebtor has received from employment, trade, or profession, or from operation of the activities either as an employee or in independent trade or business, from the atte this case was commenced. State also the gross amounts received during the calendar year. (A debtor that maintains, or has maintained, financial records on lar year may report fiscal year income. Identify the beginning and ending dates tition is filed, state income for each spouse separately. (Married debtors filing the income of both spouses whether or not a joint petition is filed, unless the on is not filed.)			
		AMOUNT	SOURCE			
	Debtor:	Current Year (2015):				
		Previous Year 1 (2014): \$2,130.78	Wages, Centegra Health System			
		Previous Year 2 (2013):				
	Joint De	btor: N/A				
	2. Incon	ne other than from employme	ent or operation of business			
None	debtor's joint pet must sta	business during the two years ition is filed, state income for e	where the debtor other than from employment, trade, profession, operation of the immediately preceding the commencement of this case. Give particulars. If a each spouse separately. (Married debtors filing under chapter 12 or chapter 13 there or not a joint petition is filed, unless the spouses are separated and a joint			
		AMOUNT	SOURCE			
	Debtor:	Current Year (2015): \$0.00	Child Support			
		Previous Year 1 (2014): \$0.00	Child Support			
		Previous Year 2 (2013): \$0.00	Child Support			

Joint Debtor:

N/A

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF AMOUNT **AMOUNT PAYMENTS PAID** STILL OWING

Debtor:

None X

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF **AMOUNT AMOUNT** PAYMENTS/ PAID OR STILL VALUE OF **OWING TRANSFERS TRANSFERS**

None X

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT **AMOUNT** AND RELATIONSHIP TO DEBTOR STILL OWING **PAYMENT** PAID

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) separated and a joint petition is not filed.)

 $[^]st$ Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

CAPTION OF SUIT NATURE OF COURT OR STATUS OR AND CASE NUMBER PROCEEDING AGENCY AND DISPOSITION LOCATION

LOCATIC

Portfolio Recovery -vs- Jessica C. Collection Circuit Court of the Judgment

Crawford 16th Judicial Circuit
Case Number: 2012 SC 475 Kane County, Illinois

Debtor:

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DESCRIPTION

AND VALUE

SEIZURE

OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION, DESCRIPTION
NAME AND ADDRESS FORECLOSURE SALE, AND VALUE
OF CREDITOR OR SELLER TRANSFER OR RETURN OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF
NAME AND ADDRESS
DATE OF
ASSIGNMENT
OF ASSIGNEE
ASSIGNMENT
OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION DESCRIPTION
NAME AND ADDRESS OF COURT DATE OF AND VALUE
OF CUSTODIAN CASE TITLE & NUMBER ORDER OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	RELATIONSHIP		DESCRIPTION
OF PERSON	TO DEBTOR,	DATE	AND VALUE
OR ORGANIZATION	IF ANY	OF GIFT	OF GIFT

8. Losses

None 🗵

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION DESCRIPTION OF CIRCUMSTANCES AND, IF
AND VALUE OF LOSS WAS COVERED IN WHOLE OR IN PART DATE
PROPERTY BY INSURANCE, GIVE PARTICULARS OF LOSS

DATE OF PAYMENT,

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

AMOUNT OF MONEY OR

NAME OF PAYER IF OTHER THAN DEBTOR	DESCRIPTION AND VALUE OF PROPERTY
1/8/2015	\$1,335.00
	Attorney and Filing Fees
Gregory G. Russo	
3/4/2015	\$15.00 Certificate of Credit Counseling
	OTHER THAN DEBTOR 1/8/2015 Gregory G. Russo

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of

Document

Page 32 of 44

5

this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DESCRIBE PROPERTY TRANSFERRED AND

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

VALUE RECEIVED

Debtor:

Larry Roesch Chrysler Jeep Dodge RAM

4/2014

2011 Pontiac Grand Am

Value: \$500.00

200 W. Grand Ave. Elmhurst, Illinois 60126 Relationship to Debtor: None

None \times

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE**

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None |X|

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF **CONTENTS**

DATE OF TRANSFER OR SURRENDER, IF ANY

None **I**✓I List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF 6

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

Debtor:

1563 Millbrook Dr.

Algonquin, Illinois 60102

Jessica Crawford

-1/2014

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or

formerly owned or operated by the debtor, including, but not limited to, disposal sites. "

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERNMENTAL UNIT NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS STATUS OR OF GOVERNMENTAL UNIT DOCKET NUMBER DISPOSITION

18. Nature, location and name of business

None

NAME

a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS
OF SOCIAL-SECURITY
OR OTHER INDIVIDUAL
TAXPAYER-I.D. NO
(ITIN)/ COMPLETE EIN ADDRESS
BUSINESS
BEGINNING
AND
NATURE OF
ENDING
ENDING
DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in $11\ U.S.C.\ \S\ 101.$

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None

b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other

DATE OF INVENTORY

INVENTORY SUPERVISOR

basis)

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES

OF CUSTODIAN

DATE OF INVENTORY OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None 🗵

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 37 of 44

10

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER-IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER-IDENTIFICATION NUMBER (EIN)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature of Debtor
Signature of
Joint Debtor
(if any)

0 continuation sheets attached

 $Penalty for \ making \ a \ false \ statement: Fine \ of \ up \ to \ \$500,000 \ or \ imprisonment \ for \ up \ to \ 5 \ years, \ or \ both. \ 18 \ U.S.C. \ \$\$ \ 152 \ and \ 3571 \ and \$

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 38 of 44

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re Jessica C. Crawford Debtor			ase No
_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	IDUAL DEE		IENT OF INTENTION
PART A – Debts secured by prosecured by property of the estate. Atta			fully completed for EACH debt which is
Property No. 1			
Creditor's Name: Chrysler Capital		Describe Property S 2012 Mazda 3 (40,000 Miles) (Joint with Boyfriend)	Securing Debt:
Property will be (check one): □ Surrendered	⊠ Retaine	d	
If retaining the property, I intend ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain ☐ U.S.C. § 522(f)).			example, avoid lien using 11
Property is (check one): ☐ Claimed as exempt	⊠ Not clai	med as exempt	
PART B – Personal property su for each unexpired lease. Attach additional Property No. 1			columns of Part B must be completed
Lessor's Name: None	Describe Le	ased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):

 \square YES

 \square NO

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 39 of 44

B 8 (Official Form 8) (12/08)

Page 2

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date:

Signature of Debtor

Signature of Joint Debtor

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 40 of 44

B 203 (12/94)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

	116			
	Jessica C. Craw	ford	Case No.	
De	ebtor		Chapter 7	
	DISCLOSU	RE OF COMPENSA	TION OF ATTORNEY FOR DEBTOR	
1.	named debtor(s) and t bankruptcy, or agreed	that compensation paid to I to be paid to me, for serv	P. 2016(b), I certify that I am the attorney for the above- me within one year before the filing of the petition in vices rendered or to be rendered on behalf of the debtor(s pankruptcy case is as follows:	;)
	For legal services, I ha	ave agreed to accept	\$ <u>1,000.00</u>	
	Prior to the filing of th	nis statement I have receiv	ed\$ 1,000.00	
			\$ <u>0.00</u>	
2.	. The source of the com	npensation paid to me was	S:	
	☐ Debtor	X Other (specify	y) Gregory G. Russo	
3.	. The source of comper	nsation to be paid to me is	Si .	
	☐ Debtor	Other (specify	<i>(</i>)	
4.		to share the above-disclose ciates of my law firm.	ed compensation with any other person unless they are	
	members or associ		compensation with a other person or persons who are not opy of the agreement, together with a list of the names of attached.	
5.	In return for the above case, including:	e-disclosed fee, I have agro	eed to render legal service for all aspects of the bankrupto	;y
	a. Analysis of the deb to file a petition in		and rendering advice to the debtor in determining whethe	r
	b. Preparation and fil	ing of any petition, sched	ules, statements of affairs and plan which may be required	d;
	c. Representation of the hearings thereof;	the debtor at the meeting	of creditors and confirmation hearing, and any adjourned	

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 41 of 44 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

d Penragantation of the debter in advergery	proceedings and other contested bankruptcy matters;
u. Representation of the debtor in adversary	proceedings and other contessed bankraptcy matters,
e. [Other provisions as needed]	
\$75.00 for preparation and filing of motion	ces: \$75.00 for each amendment to Schedules; for court approval of reaffirmation agreement and urt; \$200.00 per hour plus costs (when applicable) for
6. By agreement with the debtor(s), the above-di	sclosed fee does not include the following services:
proceedings, dismissal proceedings, reinst	e or dischargeability proceedings, redemption tatement proceedings, judicial lien avoidances, actions, adversary proceedings, attendance at
	ion of motion to approve reaffirmation agreement.
CE	ERTIFICATION
I certify that the foregoing is a complete payment to me for representation of the del	e statement of any agreement or arrangement for btor(s) in this bankruptcy proceedings.
 Date	Honry Donoy
Date	Henry Repay Signature of Attorney
	Law Offices of Henry Repay

Name of law firm

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

<u>Chapter 7</u>: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335)
Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny

your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

Case 15-81979 Doc 1 Filed 07/31/15 Entered 07/31/15 14:58:12 Desc Main Document Page 44 of 44

UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re Jessica C. Crawford	Case No
Debtor	
	Chapter 7

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of [Non-Attorney] Bankruptcy Petition Preparer

I, the	[non-attorney] l	pankruptcy petition	n preparer signing	the debtor's petition	, hereby certify th	nat I delivered to t	he debtor the
attached notice	e, as required by	§ 342(b) of the Ba	ankruptcy Code.				

Printed name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy petition
Address:	preparer is not an individual, state the Social Security
	number of the officer, principal, responsible person, or
	partner of the bankruptcy petition preparer.) (Required
X	by 11 U.S.C. § 110.)
Signature of Bankruntcy Petition Preparer or officer	

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Certification of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Jessica C. Crawford	X	
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
,	Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.